

#### IV. REMARKS

Claims 1-28 are pending in this application. By this Amendment, the specification and claims 1, 6, 11, 17, 21 and 24-28 have been amended. The above amendments and the following remarks are being made to facilitate early allowance of the presently claimed subject matter. Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claim priority to the instant application. Reconsideration in view of the following remarks is respectfully requested.

By this Amendment, the specification has been revised to correct a few typographical errors. The original specification and drawings provide antecedent basis for the current revisions.

In the Office Action, claims 1-6, 11, 13-14, 17-18, 20 and 24-28 are rejected under 35 U.S.C. 102(e) as being anticipated by Pitroda (USPN 5,884,271); and claims 7-10, 12, 15-16, 19 and 21-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda. Applicants submit that the claimed subject matter is allowable for the reasons that follow.

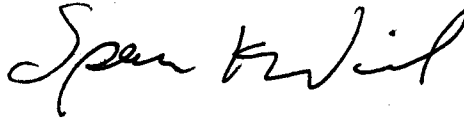
With regard to independent claims 1, 6, 11, 17, 21 and 24-28, Pitroda does not disclose (or suggest, for claim 21) that “the information for identifying the customer and the registration information about the customer is associated with each other only at the data management server.” (Claim 1; similarly claimed in claims 6, 11, 17, 21 and 24-28). In Pitroda, the communication interface unit (CIU) 21 interfaces with the UET cards to read data from the UET card and process the data. (*See* col. 10, lines 5-16.) As shown in FIG. 1 of Pitroda, the UET card stores all the information regarding the customer, including registration information, which is read by the CIU 21. For example, in Pitroda, “[t]he service institution receives from the UET card, through the CIU, information concerning the user

and the user's UET card, such as the unique serial number of the UET card, the UET user's electronic signature (stored in the UET card), and other relevant personal information of the user." (Col. 16, lines 20-25, emphasis added). As is known in the art, the credit card number and the personal information, e.g., name, stored in the UET card is registration information. That is, CIU 21 of Pitroda associates registration information with information identifying the customer, e.g., PIN code of the customer. In view of the foregoing, Pitroda does not disclose or suggest "the information for identifying the customer and the registration information about the customer is associated with each other only at the data management server." (Claim 1, emphasis added). Accordingly, Applicants respectfully request withdrawal of the rejections.

The dependent claims are believed allowable for the same reasons stated above, as well as for their own additional features.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number listed below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Spencer K. Warnick". The signature is fluid and cursive, with the first name "Spencer" being more legible than the last name "Warnick".

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